

**UNITED STATES BANKRUPTCY COURT FOR THE
EASTERN DISTRICT OF PENNSYLVANIA**

In re:) **Chapter 7**
) **Kameelah Sanders ,**) **Bankruptcy Case:**
) **Debtor**)
) **Kameelah Sanders ,**) **Honorable:**
) **Plaintiff**)
) **v.**)
) **UNITED STATES DEPARTMENT OF**)
) **EDUCATION,**)
) **Defendant**)

FILED
2005 FEB 25 A 10:03
U.S. BANKRUPTCY COURT

Complaint to Determine Dischargeability of Student Loan

1. I, Kameelah Sanders, bring this action, pro se, for the discharge of my federal student loan debt under the "undue hardship" provision set out in 11 U.S.C. §523(a)(8).
2. I filed a Chapter 7 Bankruptcy. This Court thus has jurisdiction over this action under 28 U.S.C. §1334. This proceeding is a core proceeding. I consent to the entry of final orders of judgment by the Bankruptcy Court in this matter.
3. These student loans, in their original amounts of \$10145, \$6250, \$2355, and \$3125, were incurred to pay tuition at Philadelphia University to obtain a degree in business administration, Drexel University to obtain a degree in business, Community College of Philadelphia to obtain a degree in finance, and Chestnut Hill College to obtain a degree in business administration. I did not complete the degree in business at Drexel University. I withdrew from the business program at Drexel University. I did not complete the degree in finance at Community College of Philadelphia. I withdrew from the finance program at Community College of Philadelphia. I did not complete the degree in business administration at Chestnut Hill College. I withdrew from the business administration program at Chestnut Hill College.

4. My income is insufficient to meet my basic living expenses and pay back my student loan debt, as shown on Schedules I and J filed in this case.

5. Future Inability to Repay Student Loans:

The court should presume that I will remain unable to repay my student loan debt in accordance with the presumption of hardship criteria outlined on page 9, section B of the "Departmental Guidance Regarding Student Loan Bankruptcy Litigation." This presumption is based on my experience of the hardships listed below.

I. I have failed to obtain a degree for which the loan(s) were procured (Student Loan Discharge Guidance IV.B.4)

II. I have been unemployed for at least five of the last ten years despite efforts to obtain employment (Student Loan Discharge Guidance IV.B.3)

III. I am not currently employed.

VI. I have been unable to find employment in my field of study.

6. I have demonstrated good faith with regard to repayment of my student loan debt.

I. The loan identified as "DIRECT STAFFORD UNSUBSIDIZED - Philadelphia University - *****0576U11G03354001" was in forbearance for 91 months.

The loan identified as "DIRECT STAFFORD UNSUBSIDIZED - Philadelphia University - *****0576U12G03354001" was in forbearance for 91 months.

The loan identified as "DIRECT STAFFORD SUBSIDIZED - Philadelphia University - *****0576S11G03354001" was in forbearance for 91 months.

The loan identified as "DIRECT STAFFORD UNSUBSIDIZED - Philadelphia University - *****0576U11G03354002" was in forbearance for 91 months.

II. I have been on a student loan repayment program.

III. I have made good faith efforts to obtain and maintain employment in addition to maximizing income and minimizing expenses in order to pay as much as possible toward my student loan debt.

7. Some of the unsecured debts I owe and listed in Schedule E/F are student loans owing to Defendant, the Department of Education. With accumulated interest, Defendant claims that the amount that was owed on the student loans when this case was filed was \$37234.979999999996.

8. The Defendant, the Department of Education, is responsible for the overall operation of the

guaranteed federal student loan program.

WHEREFORE, I, the Debtor, request that this Court enter an Order declaring my student loan debt to be dischargeable in this case.

Date: _____

Respectfully filed,

Kameelah Sanders

Pro Se Plaintiff

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